EXHIBIT 40



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STANDARD CORRESPONDENT BANKS

Effective Date: 01-JUL-2019 (Settlement Date)

Standard Settlement Instructions for Foreign Exchange, Money Market, Derivatives and Commercial Payments

Currency	Intermediary Bank	City	SWIFT	Account	Correspondent Bank
AED	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-251 IBAN: CH97 0483 5039 3439 1425 1	HSBC Bank Middle East Ltd - Dubai SWIFT: BBMEAEAD Account: E630200000020155081001
AUD	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-945 IBAN: CH80 0483 5039 3439 1494 5	ANZ Banking Group Ltd - Melbourne SWIFT: ANZBAU3M Account: 201335AUD00001
CAD	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-770 IBAN: CH52 0483 5039 3439 1477 0	Royal Bank of Canada - Toronto SWIFT: ROYCCAT2 Account: 095911223262
CHF	ONE swiss bank SA	Geneva	вовнен	SIC IID: 08246	Direct via Swiss Interbank Clearing (SIC) SWIFT: TKZHCHZZ
DKK	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-37 IBAN: CH55 0483 5039 3439 1403 7	Nordea Danmark, Filial af Nordea Bank Abp - Copenhagen SWIFT: NDEADKKK Account: DK7020005000403257
EUR	SECB Swiss Euro Clearing Bank GmbH	Frankfurt	SECGDEFF	Account: 03908246400EUR IBAN: DE91 5242 0700 0390 8246 40	
GBP	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-89 IBAN: CH09 0483 5039 3439 1408 9	HSBC Bank Plc - London SWIFT: MIDLGB22 Account: GB52MIDL40051500430793
НКО	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-305 IBAN: CH94 0483 5039 3439 1430 5	HSBC Ltd - Hong Kong SWIFT: HSBCHKHHHKH Account: 002571289001
JPY	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-335 IBAN: CH60 0483 5039 3439 1433 5	MUFG Bank Ltd - Tokyo SWIFT: BOTKJPJT Account: 653-0440957
MXN	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-842 IBAN: CH48 0483 5039 3439 1484 2	Citibank NA* - Silver Spring SWIFT: CITIUS33MER Account: 236707008 (clabe account: 002180002367070084)
NOK	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-161 IBAN: CH05 0483 5039 3439 1416 1	Nordea Bank Abp, filial i Norge - Oslo SWIFT: NDEANOKK Account: NO6260010233197
NZD	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-965 IBAN: CH25 0483 5039 3439 1496 5	Bank of New Zealand - Wellington SWIFT: BKNZNZ22985 Account: 2171700000
PLN	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-177 IBAN: CH58 0483 5039 3439 1417 7	Bank Handlowy w Warszawie SA - Warsaw SWIFT: CITIPLP Account: PL26103015080000000300124003

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Currency	Intermediary Bank	City	SWIFT	Account	Correspondent Bank
RUB	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-218 IBAN: CH18 0483 5039 3439 1421 8	JSC Bank Credit Suisse (Moscow) - Moscow SWIFT: CRESRUMM Account: 3011181050000000023 INN: 9909461742 / KPP: 770487001 BIK: 044525236 Central Bank account: 30101810800000000236
SEK	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-204 IBAN: CH08 0483 5039 3439 1420 4	Nordea Bank Abp, filial I Sverige - Stockholm SWIFT: NDEASESS Account: SE3230000000039527706335
SGD	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-440 IBAN: CH38 0483 5039 3439 1444 0	Standard Chartered Bank (Singapore) Ltd - Singapore SWIFT: SCBLSG22 Account: 0109348060
TRY	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-706 IBAN: CH34 0483 5039 3439 1470 6	Citibank AS - Istanbul SWIFT: CITITRI Account: TR25000920000000070713004
USD	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-780 IBAN: CH73 0483 5039 3439 1478 0	Bank of New York - New York SWIFT: IRVTUS3N Account: TR25000920000000070713004
ZAR	Credit Suisse (Switzerland) Ltd	Zurich	CRESCHZZ80A	Account: 393439-14-673 IBAN: CH52 0483 5039 3439 1467 3	Standard Bank of South Africa Ltd - Johannesburg SWIFT: SBZAZAJJ Account: 7553950

^{*} Acting on behalf of Banco Nacional de México

Correspondent Bank: the bank that clears the payment on behalf of the beneficiary or intermediary bank.

Intermediary Bank: the bank that holds a direct account with the Correspondent Bank on behalf of the beneficiary institution.

Standard Settlement Instructions for Precious Metals

Currency	Correspondent Bank	City	SWIFT	Account
XAG Loco Zurich	Pictet & Cie	Geneva	PICTCHGG	Account: 807214.001.ME.XAG
XAU Loco Zurich	Pictet & Cie	Geneva	PICTCHGG	Account: 807214.001.ME.XAU
XPD Loco Zurich	Pictet & Cie	Geneva	PICTCHGG	Account: 807214.001.ME.XPD
XPT Loco Zurich	Pictet & Cie	Geneva	PICTCHGG	Account: 807214.001.ME.XPT